

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Francis C. McCarthy  
 Holli McCarthy  
 Debtors

Case No. 12-21232-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 15

Date Rcvd: Mar 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2018.

db/jdb +Francis C. McCarthy, Holli McCarthy, 253 Spruce Street, Glenolden, PA 19036-1018  
 12943492 +BANK OF AMERICA, N.A., c/o ANDREW F GORNALL, KML Law Group, P.C.,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13458505 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
 Lewisville, TX 75067)  
 13095471 +The Bank of New York Mellon et al., Bank of America, N.A., c/o KML Law Group, P.C.,  
 701 Market Street Suite 5000, Philadelphia, PA 19106-1541  
 12976223 +U.S. Department of Housing and Urban Development, c/o Novad Management Consulting LLC,  
 2401 N.W. 23rd Street, Suite 1A1, Oklahoma, OK 73107-2448

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: bankruptcy@phila.gov Mar 24 2018 01:51:16 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 24 2018 01:50:47 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13012198 +EDI: BANKAMER.COM Mar 24 2018 05:38:00 Bank of America, Mail Stop CA6-919-01-15,  
 450 American Street, Simi Valley, CA 93065-6285  
 12921644 EDI: IRS.COM Mar 24 2018 05:38:00 Internal Revenue Service, P.O. Box 21126,  
 Philadelphia, PA 19114  
 12995011 EDI: JEFFERSONCAP.COM Mar 24 2018 05:38:00 Jefferson Capital Systems LLC, PO BOX 7999,  
 SAINT CLOUD MN 56302-9617  
 13051863 EDI: RESURGENT.COM Mar 24 2018 05:38:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 13052094 EDI: RESURGENT.COM Mar 24 2018 05:38:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 12951114 E-mail/Text: ebn@vativrecovery.com Mar 24 2018 01:49:44 Palisades Acquisition IX, LLC,  
 Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L,  
 PO Box 40728, Houston TX 77240-0728  
 12950232 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 24 2018 01:50:21  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg PA 17128-0946  
 12969576 +E-mail/Text: csidl@sbcglobal.net Mar 24 2018 01:50:46 Premier Bankcard/Charter,  
 P.O. Box 2208, Vacaville CA 95696-8208

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 12932090 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
 Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
 by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 25, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 3180W

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2018 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor BANK OF AMERICA, N.A. agornall@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
JASON BRETT SCHWARTZ on behalf of Creditor The Bank of New York Mellon  
jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com  
KEVIN M. BUTTERY on behalf of Creditor NATIONSTAR MORTGAGE, LLC. bkyefile@rasflaw.com  
KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC pa-bk@logs.com  
MARC H. PACHTMAN on behalf of Joint Debtor Holli McCarthy mpachtman@comcast.net,  
cnicosia2211@comcast.net  
MARC H. PACHTMAN on behalf of Debtor Francis C. McCarthy mpachtman@comcast.net,  
cnicosia2211@comcast.net  
THOMAS I. PULEO on behalf of Creditor NATIONSTAR MORTGAGE, LLC. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 10

Information to identify the case:			
Debtor 1	<b>Francis C. McCarthy</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Holli McCarthy</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>12-21232-amc</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Francis C. McCarthy

Holli McCarthy  
aka Holli Wernert–McCarthy, aka Holli Wernert

3/22/18

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**